

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

TENISHA COLLINS

Case No. 09-46674

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/10/2009.
- 2) The plan was confirmed on 02/03/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/08/2013.
- 6) Number of months from filing to last payment: 37.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,199.00.
- 10) Amount of unsecured claims discharged without payment: \$17,259.37.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$6,154.00
Less amount refunded to debtor	\$301.40

**NET RECEIPTS:** **\$5,852.60**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$313.72
Other	\$6.33

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,820.05**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAS FINANCIAL CHOICE	Unsecured	1,361.70	1,361.70	1,361.70	149.79	0.00
AMERICAS FINANCIAL CHOICE	Unsecured	392.91	392.91	392.91	43.22	0.00
AMERICASH LOANS LLC	Unsecured	843.77	754.77	754.77	83.02	0.00
COMMONWEALTH EDISON	Unsecured	335.46	849.40	849.40	93.43	0.00
ECAST SETTLEMENT CORP	Unsecured	594.96	594.96	594.96	65.45	0.00
FIRST AMERICAN CASH ADVANCE	Unsecured	426.01	450.01	450.01	49.50	0.00
GENESIS FINANCIAL & PYMT SYS	Unsecured	533.80	346.91	346.91	38.16	0.00
GUARANTY BANK	Unsecured	1,702.12	1,702.12	1,702.12	187.23	0.00
HEALTHCARE ASSOC CREDIT UNION	Unsecured	1,125.15	1,119.62	1,119.62	123.16	0.00
LIGHTHOUSE FINANCIAL GROUP	Secured	500.00	5,093.26	500.00	500.00	34.32
LIGHTHOUSE FINANCIAL GROUP	Unsecured	463.14	0.00	4,593.26	505.26	0.00
LIGHTHOUSE FINANCIAL GROUP	Unsecured	NA	NA	NA	0.00	0.00
LIGHTHOUSE FINANCIAL GROUP	Secured	NA	NA	NA	0.00	0.00
NATIONAL QUICK CASH	Unsecured	700.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	368.31	728.10	728.10	80.09	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	1,172.80	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	62.22	60.99	60.99	6.71	0.00
PHH MORTGAGE	Secured	80,000.00	NA	NA	0.00	0.00
PHH MORTGAGE	Unsecured	1,182.30	NA	NA	0.00	0.00
RIVERSIDE VILLAGE	Unsecured	1,685.54	NA	NA	0.00	0.00
ROBERT J ADAMS & ASSOC	Priority	3,500.00	NA	NA	0.00	0.00
T-MOBILE BANKRUPTCY	Unsecured	288.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	665.51	665.51	665.51	73.21	0.00
VILLAGE OF RIVERDALE	Unsecured	108.70	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$500.00	\$500.00	\$34.32
<b>TOTAL SECURED:</b>	<b>\$500.00</b>	<b>\$500.00</b>	<b>\$34.32</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$13,620.26</b>	<b>\$1,498.23</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,820.05</u>
Disbursements to Creditors	<u>\$2,032.55</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$5,852.60</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/25/2013

By: /s/ Tom Vaughn

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.